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PREPARED BY:

ADAMS & EDENS, P. A. Foreclosure Department 2001 CREEK COVE, SUITE A **BRANDON, MISSISSIPPI 39042** (601) 825-9508 Bar #9731

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042 (601) 825-9508

Bar #9731

INDEXING INSTRUCTIONS:

A&E #12-01094-1

Part of the SW 1/4, Section 33, T3S, R6W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 24th day of May, 2004, Troy L. Derrick and Elizabeth J. Derrick, husband and wife, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2004 at Page 202 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN

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DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

GIVEN UNDER my hand and official seal, this the 17th day of April , 2012.

foregoing Substitution of Trustee on behalf of PNC Bank, N.A. successor in interest to National City Real Estate Services,

LLC, sbm National City Mortgage, Inc., formerly known as National City Mortgage Co. after being first duly authorized so

You P fife-NOTARY PUBLIC

MY COMMISSION EXPIRES:

July 30, 2013

to do.

KYM P HUTTEN, Notary Public

The State of Ohio

My commission expires July 30, 2913